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1. A nurse is caring for a client who reports not sleeping at night, which interferes with her ability to function during the day. Which of the following interventions should the nurse suggest to this client?
- A. Avoid beverages that contain caffeine.
- correct: is a stimulant. The nurse should suggest that the client avoid caffeinated beverages.
- B. Take a sleep medication regularly at bedtime.
- incorrect: Sleep-promoting medication is a last resort. The nurse should not suggest this type of medication for the client before recommending other nonpharmacological interventions.
- C. Watch television for 30 minutes in bed to relax and fall asleep.
- incorrect: Clients should associate going to bed with sleep. Therefore, the client should not get into bed until she is sleepy.
- D. Advise the client to take several naps during the day.
- incorrect: Napping in the daytime can prevent sound sleep at night.
2. A nurse is conducting an admission interview with a client. Which of the following pieces of assessment information should the nurse collect during the introductory phase of the interview?
- A. Client's level of comfort and ability to participate in the interview.
- correct: The nurse should assess the client's level of comfort and establish a rapport during the introductory or orientation phase. The nurse should engage in active listening and present a relaxed attitude to place the client at ease and encourage client participation. This will assist the nurse in gaining the necessary data to formulate appropriate nursing interventions and outcomes.
- B. Previous illnesses and surgeries.
- incorrect: The nurse should assess the client's health history, including previous illnesses and surgeries, during the working phase of the interview.
- C. Events surrounding the client's recent illness.
- incorrect: The nurse should assess the client's health history, including events surrounding the recent or current illness, during the working phase of the interview.
- D. Sociocultural history.
- incorrect: The nurse should assess the client's sociocultural history during the working phase of the interview.
3. A nurse is performing an abdominal assessment of a client. Which of the following positions should the nurse tell the client to assume for this examination?
- a. Lithotomy

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Maryland Insurance Administration Maryland Accident and Health or Sickness Producer Series 20-24 Exam Sample Questions (Q37-Q42):

NEW QUESTION # 37

Medical expense insurance typically EXCLUDES coverage for:

- A. Hospital laboratory tests
- **B. Expenses incurred for primarily cosmetic surgery**
- C. Hospital care extending past 30 days
- D. Maternity care benefits

Answer: B

Explanation:

Medical expense insurance covers necessary treatments like hospital stays, maternity care, and diagnostic tests, but excludes elective procedures such as primarily cosmetic surgery unless medically necessary (e.g., reconstructive surgery post-injury). Maryland law (Insurance Article, § 15-103) allows exclusions for non-essential services, aligning with standard practice where aesthetic surgeries like facelifts are not covered.

References: Maryland Insurance Article, § 15-103; MIA guidelines.

NEW QUESTION # 38

If an insurer pays an individual accident and health insurance claim during a policy's grace period:

- A. A 10% service fee is charged
- B. The policy is canceled automatically at the end of the grace period
- **C. The amount of unpaid premium may be subtracted from the reimbursement**
- D. The deductible is waived

Answer: C

Explanation:

During the grace period (Insurance Article, § 15-209), insurers can deduct unpaid premiums from claims paid, maintaining coverage without waiving deductibles, charging fees, or auto-canceling.

References: Maryland Insurance Article, § 15-209; MIA policy payment rules.

NEW QUESTION # 39

When an accident and health insurer requires a covered individual to undergo a physical examination, who pays the cost of the examination?

- A. The patient or parent of the patient
- B. The premium payor
- C. The principal insured individual
- **D. The insurer**

Answer: D

Explanation:

If an insurer mandates a physical exam (Insurance Article, § 12-202), it pays the cost, as it's a condition of coverage or claims processing. The premium payor, insured, or patient isn't responsible for insurer-initiated requirements.

References: Maryland Insurance Article, § 12-202; MIA policy standards.

NEW QUESTION # 40

When a single major medical contract covers all medical expenses, the plan is considered to be:

- A. Comprehensive
- B. Supplemental
- C. First-dollar
- D. Limited

Answer: A

Explanation:

A single policy covering all medical expenses (Insurance Article, § 15-201) is comprehensive, unlike limited (specific), first-dollar (no deductible), or supplemental (add-on) plans.

References: Maryland Insurance Article, § 15-201; MIA major medical standards.

NEW QUESTION # 41

Which type of coverage bases benefit eligibility on the capacity to perform activities of daily living?

- A. Major medical expense
- B. Long-term care insurance
- C. Medicare supplement
- D. Long-term disability

Answer: B

Explanation:

Long-term care insurance (Insurance Article, § 18-101) triggers benefits based on inability to perform ADLs (e.g., bathing), unlike Medigap, major medical, or disability, which focus on medical or work criteria.

References: Maryland Insurance Article, § 18-101; MIA long-term care rules.

NEW QUESTION # 42

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